

Directive No. 89

**FIDELITY AND SURETY POLICIES**

January 9, 1989

Act No. 953 of the 1988 Louisiana Legislative Session provides that any insurer cancelling or refusing to renew a commercial or non-commercial "property, casualty or liability insurance policy", to specify in writing the reason or reasons for such cancellation or refusal to renew, under certain conditions.

The act makes no mention of "fidelity and surety" policies which are specified as a distinct line of insurance under L.R.S.22:6(8).

Therefore, the Commissioner of Insurance finds that it was not the intent of the Legislation, in enacting Act No. 953, to have said act apply to Fidelity and Surety policies.

The companies referenced above are hereby directed to act in accordance with this directive.

Douglas D. Green  
COMMISSIONER OF INSURANCE